



State of Connecticut
SENATOR DONALD E. WILLIAMS, JR.
Twenty-ninth District
President Pro Tempore

Senator Donald E. Williams, Jr.
Senate President Pro Tempore

On

Senate Bill 1048: An Act Concerning Dental and Health Care Reform

Public Health Committee

March 2, 2011

Senator Gerratana, Representative Ritter and members of the committee, thank you for this opportunity to testify in support of Senate Bill 1048: An Act Concerning Dental and Health Care Reform

The State of Connecticut and the federal government have both recently acknowledged and remedied a gap in health care coverage by passing legislation requiring young adults up to age 26 to be eligible for health insurance under their parents' health insurance plans. Connecticut began allowing such coverage in January 2009, and the federal government included a similar provision in the Affordable Care Act requiring health insurance plans in all states to allow young adults to be covered under their parents' (or guardians') health care plans up to the age of 26 starting in September 2010.

While it is widely acknowledged that good oral health is an essential aspect of overall well being and should be given the same importance as other medical care, neither the federal law nor Connecticut's state law extends the expansion of dependent coverage of young adults under stand alone dental plans to adults up to age 26. Currently, dependent coverage under dental plans in Connecticut varies from plan to plan, but age 19 is the typical cut-off age.

SB 1048, AAC Dental and Health Care Reform attempts to remedy this disparity between health care and dental insurance by requiring dental insurance plans to allow young adults to be covered under their parents' dental insurance plans up to age 26.

SB 1048 would have a number of positive effects on the health and well being of our young people in the State of Connecticut. First, it would increase the number of young adults with dental coverage in the state. Young adults are less likely than any other age group to have dental coverage. Increasing dental coverage among the young adult

population is important because: individuals without dental coverage are less likely to receive regular dental care than those with coverage^[1]; preventive dental care, like cleanings and check-ups, helps prevent oral diseases and other oral health problems; and early dental coverage often leads to lower treatment costs when problems do arise because those problems are caught at an early stage.^[2]

This bill would also reduce confusion for consumers. The Office of the Healthcare Advocate has indicated that they have fielded many calls since the state expanded dependent health care coverage from consumers who are surprised to discover that their young adult dependents have aged out of their dental plan, while still covered by their medical plan.

Finally, this bill would reduce financial risk for young adults who are already struggling more than ever to make ends meet, as it is a low to no cost way to provide this very important benefit to them. At least one dental insurance provider has stated that this expansion will not affect premiums^[3], which are already relatively inexpensive (approximately \$15 and \$45 a month^[4]). In fact, some dental insurers (including Delta Dental, Dearborn National and Assurant) have independently expanded dependent dental coverage to young adults up to age 26 in response to the Affordable Care Act's dependent coverage provision regarding health care coverage.

In sum, SB 1048 will ensure that more of our young adults in Connecticut have access to dental insurance coverage, thereby reducing their financial risk and improving their overall health.

I look forward to hearing your ideas and working with you on this critical issue this session.

Thank you.

^[1] Charlotte Lewis, MD, MPH, Wendy Mouradian, MD, Rebecca Slayton, DDS, PhD and Alexis Williams. "Dental insurance and its impact on preventive dental care visits for U.S. children" *Journal of the American Dental Association*, Vol 138, No 3, 369-380. <http://jada.ada.org/cgi/content/full/138/3/36>

^[2] Shelly-Ann Sinclair MPH and Burton Edelstein DDS, MPH, "Cost Effectiveness of Preventive Dental Services," Centers for Disease Control, February 23, 2005.

http://www.cdc.gov/oralhealth/publications/library/burdenbook/pdfs/CDHP_policy_brief.pdf

^[3] "Assurant Employee Benefits proactively extends dependent dental coverage," June 22, 2010, http://www.assurantemployeebenefits.com/wps/portal/MediaRoom/NewsReleases?pageLocation=/xhtml_clip/ourcompany/pr/2010/news-advisory-age26.html and "Dearborn National™ Extends Dependent Dental Coverage to Age 26," June 1, 2010, <http://www.marketwire.com/press-release/Dearborn-National-Extends-Dependent-Dental-Coverage-to-Age-26-1268832.htm>

^[4] National Association of Dental Plans, "Network Statistics Report 2007."